Case 1-17-13567-cjf Doc 12 Filed 10/20/17 Entered 10/20/17 23:40:35 Desc Imaged Certificate of Notice Page 1 of 3

| Triaged Commence of Notice 1 age 2 cr C | | | | | |
|---|---|--|--|--|--|
| Information to identify the case: | | | | | |
| Debtor 1 | Terry W Bubb | Social Security number or ITIN xxx-xx-9427 | | | |
| | First Name Middle Name Last Name | EIN | | | |
| Debtor 2 (Spouse, if filing) | Marion I Bubb | Social Security number or ITIN xxx-xx-2347 | | | |
| (Spouse, ii lilling) | First Name Middle Name Last Name | EIN | | | |
| United States Bank http://www.wiwb. | kruptcy Court Western District of Wisconsin, uscourts.gov | Date case filed for chapter 13 10/17/17 | | | |
| Case number: 1-17-13567-bhl | | | | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | | About Debtor 1: | About Debtor 2: |
|----|---|--|--|
| 1. | Debtor's full name | Terry W Bubb | and Marion I Bubb |
| 2. | All other names used in the last 8 years | | |
| 3. | Address | P.O. Box 35 South Range, WI 54874 | P.O. Box 35 South Range, WI 54874 |
| 4. | Debtor's attorney Name and address | John F. Hedtke 1217 East First Street Duluth, MN 55805 Contact phone (218) 728–1993 | John F. Hedtke (See attorney address to left) |
| 5. | Bankruptcy trustee Name and address | Mark Harring 131 W. Wilson Street, Suite 1000 Madison, WI 53703–3260 | Contact phone 608–256–4320 |
| 6. | Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | U.S. Federal Courthouse 500 S. Barstow Street Eau Claire, WI 54701 | Hours open: Monday – Friday 8:00 AM – 4:30 PM Contact phone 715–839–2980 Date: 10/18/17 |

For more information, see page 2

Debtor Terry W Bubb and Marion I Bubb

Case number 1-17-13567-bhl

| _ | | | | | |
|---|---|---|--|--|--|
| 7. | Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not | December 7, 2017 at 09:30 AM The meeting may be continued or adjourned to a later | Location: Government Center, Board Meeting Room 204A, 1316 North 14th Street, Superior, WI 54880 | | |
| | required to do so. | date. If so, the date will be on the court docket. | 04000 | | |
| 8. | Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following | Deadline to file a complaint to challenge dischargeability of certain debts: | Filing deadline: 2/5/18 | | |
| deadlines. | | You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | | | |
| | | Deadline for all creditors to file a proof of clair (except governmental units): | m Filing deadline: 3/7/18 | | |
| | | Deadline for governmental units to file a proof claim: | of Filing deadline: 4/16/18 | | |
| | | Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor at www.wiwb.uscourts.gov or a proof of claim form may be of clerk's office. If you do not file a proof of claim by the deadline, you might a proof of claim even if your claim is listed in the schedules Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptor example, a secured creditor who files a proof of claim mincluding the right to a jury trial. | obtained at www.uscourts.gov or any bankruptcy not be paid on your claim. To be paid, you must file that the debtor filed. of whether they file a proof of claim. Filing a proof of cy court, with consequences a lawyer can explain. | | |
| | | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt believe that the law does not authorize an exemption claims may file an objection. | | | |
| 9. | Filing of plan | The debtor has filed a plan. The plan or a summary of the p | olan is enclosed. Written objections to | | |
| | | confirmation must be filed prior to the conclusion of the Meeting of Creditors. | | | |
| address exten | | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | | | |
| 11 | 1. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to y later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if ar unless the court orders otherwise. | | | | |
| 12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold an distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you the law does not authorize an exemption that debtors claimed, you may file an objection by the dead | | | oter 7. Debtors must file a list of property claimed as office or online at www.pacer.gov . If you believe that | | |
| 13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include a a debt. However, unless the court orders otherwise, the debts will not be discharged until a under the plan are made. A discharge means that creditors may never try to collect the debt debtors personally except as provided in the plan. If you want to have a particular debt except discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. | | e debts will not be discharged until all payments tors may never try to collect the debt from the ou want to have a particular debt excepted from the file a complaint and pay the filing fee in the tee that the debtors are not entitled to a discharge | | | |

Case 1-17-13567-cjf Doc 12 Filed 10/20/17 Entered 10/20/17 23:40:35 Desc Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court Western District of Wisconsin

In re: Terry W Bubb Marion I Bubb Debtors Case No. 17-13567-bhl Chapter 13

CERTIFICATE OF NOTICE

District/off: 0758-1 User: Nicholas Page 1 of 1 Date Rcvd: Oct 18, 2017 Form ID: 309I Total Noticed: 18

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2017. db/jdb +Terry W Bubb, Marion I Bubb, P.O. Box 35, South Range, WI 54874-0035 +John F. Hedtke, 1217 East First Street, Duluth, MN 55805-2402 aty 131 W. Wilson Street, Suite 1000, Madison, WI 53703-3260 Mark Harring, tr Check'n Go, 100 Commercial Dr, Fairfield OF Gray & Associates 4503406 Superior, WI 54880-2530 Fairfield, OH 45014-5556 4503407 4503408 16345 W Glendale Dr, New Berlin, WI 53151-2841 4503409 2118 Pennsylvania Avenue, Superior, WI 54880-4648 +John Jones Construction, 4503410 +LVNV Funding, 3033 Campus Drive, Suite 250, Minneapolis, MN 55441-2662 Messerli & Kramer, 3033 Campus Dr Ste 250, Plymouth, MN 55441-2662 +SPEEDY LOAN CORP, 115 N 4TH ST, WATERTOWN WI 53094-3860 (address filed with court: Speedy Loan, 1624 Tower Ave, Superior, N 4503411 ++SPEEDY LOAN CORP, 4503414 Superior, WI 54880-2534) Ltd., 1225 Tower Ave Ste 318, Superior, WI 54880-1545 1024 Belknap St, Superior, WI 54880-2810 Till, Salzer & Blank, Ltd., 4503415 4503417 USA Cash Services, 4503418 USA Cash Services, 1752 Combe Rd Ste 1, Ogden, UT 84403-5069 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. EDI: WISCDEPREV.COM Oct 18 2017 19:43:00 Wisconsin Department of Revenue, smg P.O. Box 8901, Special Procedures Unit, Madison, WI 53708-8901 4503405 EDI: CAPITALONE.COM Oct 18 2017 19:43:00 Capital One Bank, 1680 Capital One Dr, Mc Lean, VA 22102-3407 4503412 EDI: RMSC.COM Oct 18 2017 19:43:00 Sams Club. PO Box 960013. Discover. Orlando, FL 32896-0013 +E-mail/Text: bankruptcy@speedyinc.com Oct 18 2017 19:41:49 4503413 Speedy Cash, PO 780408. Wichita, KS 67278-0408 4503416 EDI: USBANKARS.COM Oct 18 2017 19:43:00 US Bank Home Mortgage, 4801 Frederica St, Owensboro, KY 42301-7441 TOTAL: 5

***** BYPASSED RECIPIENTS *****

TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on October 17, 2017 at the address(es) listed below:

John F. Hedtke on behalf of Joint Debtor Ma:

John F. Hedtke on behalf of Debtor Terry W 1 on behalf of Joint Debtor Marion I Bubb john@hedtkelaw.com on behalf of Debtor Terry W Bubb john@hedtkelaw.com court@ch13wdw.org Mark Harring

U.S. Trustee's Office USTPRegion11.MD.ECF@usdoi.gov

TOTAL: 4